

TENNESSEE HOUSING DEVELOPMENT AGENCY
APPLICATION TO BECOME AN ORIGINATING AGENT

The Undersigned (hereinafter referred to as "Lender"), in order to induce the Tennessee Housing Development Agency ("THDA") to consider and approve it to serve as an Originating Agent to originate, process, deliver, close, document and insure/guarantee home loans for THDA pursuant to the Tennessee Housing Development Act, hereby certifies as follows:

1.a. Name of Lender: _____

Address: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____ - _____

Toll Free Number: _____ Telephone Number: (____) _____ - _____

Fax Number: (____) _____ - _____ Internet E-mail Address _____

b. Lender is a: ____ Bank ____ Savings Bank/S&L ____ Credit Union ____ Mortgage Company ____ Mortgage Broker

c. Lender's legal status (check or "X" one of the four choices):

____ Sole Proprietorship. In business since _____.

Name of Owner: _____

Owner's residence address: _____

____ Partnership organized on _____, under the laws of the state of _____.

List all partners:

NAME	RESIDENCE ADDRESS	OWNERSHIP	% OF
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

____ Corporation organized on _____, under the laws of the state of _____.
Registered with the Tennessee Secretary of State? ____ Yes ____ No

* Name of Registered Agent: _____

* Registered Agent's Address: _____

____ LLC (Limited Liability Corporation) organized on _____,
under the laws of the state of _____.

Registered with the Tennessee Secretary of State? ____ Yes ____ No

• Name of Registered Agent: _____

• Registered Agent's Address: _____

* Lender's corporate Registered Agent of record with the Tennessee Secretary of State, pursuant to T.C.A. 48-1103 and T.C.A. 48-1201.

2. Principals of Lender: List below the names and addresses of principal officers ,partners (if not entered under "Partnership" above), directors, and stockholders who hold or control, directly or indirectly, five percent (5%) or more of any class of stock: (Attach additional page, if necessary.)

<u>NAME</u>	<u>RESIDENCE ADDRESS</u>	<u>TITLE</u>	<u>% INTEREST</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

3. Financial data:

- a. Lender's fiscal year ends _____. Audited financial statements are available each year on or about _____.

If this application is approved, the name of the person who will assure that THDA receives copies of annual audited financial statements is:

_____ Telephone _____

- b. Is Lender required to file periodic reports with the Securities and Exchange Commission, Federal Reserve Board, or any other federal or state regulatory body?

____No ____Yes (State which ones)

- c. If Lender is a financial institution, are deposits insured?

____No ____Yes By whom? _____
 ____Not a financial institution

- d. Is Lender a subsidiary or component of another corporation?

____No

____Yes. Corporation's name: _____

Address: _____

Current Assets: \$_____

Current Liabilities: \$_____

Net Worth: \$_____

- e. List the source and frequency of all audits and/or examinations to which Lender is subject:

4. Does Lender's full-time staff include a person whose major duties include responsibility for internal audit functions?
 ____No ____Yes
 Internal Auditor's name _____ telephone _____
5. Has Lender adopted a mortgage lending Quality Control Plan?
 ____No ____Yes
6. Has Lender been approved to be a THDA Originating Agent in the past?
 ____No ____Yes. From/to: _____
7. Lender proposes to originate THDA loans in the following Tennessee counties:
8. a. Is Lender an approved HUD/FHA Title II mortgagee?
 ____No ____Yes. Date of approval :_____. FHA # _____
 ____Loans underwritten by staff DE Underwriter(s)
 ____Sponsored by _____
 Sponsor's FHA # _____. (Enclose a copy of the HUD Form 92001-E approved by FHA.)
- During the preceding year, Lender originated _____ FHA loans totaling \$_____, of which _____ loans were either originated for or sold to investors. (Approximate amounts OK.)
- b. Is Lender a VA-approved mortgagee?
 ____No
 ____Yes. Date of approval: _____. VA ID # _____
 ____Lender submits loans to VA office for approval.
 ____VA Automatic lender.
- During the preceding year, Lender originated _____ VA loans totaling \$_____, of which _____ loans were either originated for or sold to investors. (Approximate amounts OK.)
- c. Is Lender a USDA/RD-approved mortgagee?
 ____No
 ____Yes. Date of approval: _____
- During the preceding year, Lender originated _____ USDA/RD loans totaling \$_____, of which _____ loans were either originated for or sold to investors. (Approximate OK.)
- d. Is Lender a FNMA and/or FHLMC-approved Seller/Service?
 ____No
 ____Yes. Approval date(s): _____
 Seller/Service # (s) _____
- During the preceding year, Lender sold _____ loans to FNMA and/or FHLMC totaling \$_____. (Approximate figures OK.)

- e. Lender holds master policies for Private Mortgage Insurance with the following companies:

FIRM

POLICY #

During the preceding year, Lender originated _____ insured conventional loans totaling \$_____, of _____ which _____ were either originated for or sold to investors. (Approximate OK.)

- f. In connection with the portfolio of single-family residential mortgage loans that the Mortgage Lender currently services, indicates the following:

a. Number of mortgages Aggregate principal amount
Loans serviced of mortgage loans serviced

- b. Delinquencies (expressed as a percent of the total):

30 days____

120 days or more____

60 days____

In foreclosure____

90 days____

- c. Institutional investors or loan correspondents for whom lender is authorized to originate and/or sell first mortgage loans:

NAME

ADDRESS

DATE OF APPROVAL

- g. Lender belongs to the following professional mortgage organizations:

____ Mortgage Bankers Association of America

____ Tennessee Mortgage Bankers Association

____ local Mortgage Bankers Association

____ other: _____

- 9.. Has Lender, or any individual officer, employee, owner, director or 5%-or-more stockholder ever been suspended, terminated, barred or otherwise sanctioned by FHA, VA, USDA/RD, FHLMC, FNMA, a PMI company or a private investor?

____No ____Yes (Attach full details)

10. Lender's Mortgage Loan Staff

The following staff members will perform the indicated functions (continue on an attached sheet if necessary):

Day-to-day direct supervisor of loan origination:

____ Telephone: _____

Staff member who will become familiar with THDA's programs and procedures and will be responsible for training other staff members:

____ Telephone: _____

Loan Officers who counsel and interview potential applicants:

NAME	FULL-TIME STAFF MEMBER?	COMMISSIONED?
_____	_____	_____
_____	_____	_____
_____	_____	_____

Processing Supervisor and staff members who are Loan Processors:

_____ Telephone: _____

_____ Telephone: _____

Staff members who are FHA DE Underwriter(s):

_____ Telephone: _____

_____ Telephone: _____

Staff members who are VA Automatic Underwriter(s):

_____ Telephone: _____

_____ Telephone: _____

Staff members who underwrite USDA/RD and Conventional loans:

_____ Telephone: _____

_____ Telephone: _____

Staff members who prepare loan closing instructions for settlement agents:

_____ Telephone: _____

_____ Telephone: _____

Staff members who are responsible for assuring accuracy of closed loan documents and who ship loan files to investors:

_____ Telephone: _____

_____ Telephone: _____

Staff members who ship servicing files to loan servicers:

_____ Telephone: _____

_____ Telephone: _____

Staff members who submit for FHA MIC, PMI insurance certificate, VA LGC and/or USDA/RD 1980-18:

_____ Telephone: _____

_____ Telephone: _____

STATE OF _____)
COUNTY OF _____)

The undersigned hereby certifies that the information set forth in this application, and any attachments in support thereof, is true, correct, and complete to the best of his or her knowledge and belief.

Signature _____ Title _____

Typed Name _____ Date _____

ATTESTED _____

Corporate Seal or Notary

AUTHORIZED SIGNATURES
For Note endorsements and other official purposes

Lender Name:_____

Date:_____

NAME

TITLE

SIGNATURE

[illegible]

EXPERIENCE SUMMARY

(Reproduce for each staff member who will be involved with THDA loans.)

(Execute in full. DO NOT enclose or attach personal resumes.)

Name of Lender: _____ Branch _____

Individual's name:

Social Security Number:

Previous surname(s) used in mortgage loan career:

Length of time with this Lender:

Present Job Title:

Previous Job Title(s) with this Lender:

DE Underwriter? ___No ___Yes DE# _____

Certified Mortgage Banker? ___No ___Yes Award date _____

Other designations related to mortgage lending:

Prior mortgage loan employment:

<u>COMPANY</u>	<u>THDA LENDER?</u>	<u>CITY, STATE</u>	<u>JOB TITLE</u>	<u>DATES</u>
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Names of mortgage lending seminars, workshops, class or home study courses completed:

Mortgage trade group memberships or participation. Have you served as an officer of such group?

Have you ever been suspended, terminated, barred or otherwise sanctioned by HUD/FHA, VA, USDA/RD, a PMI company, an investor or lender?

_____ No _____ Yes (explain in detail on attached sheet)

I hereby certify that the information provided, including any attachments hereto, is factual and complete to the best of my knowledge. I grant THDA permission to verify this information.

Signature: _____ Date: _____

Lender Name: _____ Date: _____

The following offices shall be involved with originating, processing, underwriting, pre-closing, post-closing and/or ensuring/guaranteeing THDA loans: (make additional copies if necessary)

SUPERVISING OUT-OF-STATE OFFICE:

Street Address: _____

Mailing Address: _____

City: _____ State _____ Zip _____ - _____

Toll Free Number: _____ Telephone Number: (____) _____ - _____

Fax Number (____) _____ - _____ Internet E-mail Address: _____

Underwriters: _____ Supervisor _____

Closed Loan Shippers: _____

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MAIN TENNESSEE OFFICE:

Street Address: _____

Mailing Address: _____

City: _____ State _____ Zip _____ - _____

Toll Free Number: _____ Telephone Number: (____) _____ - _____

Fax Number (____) _____ - _____ Internet E-mail Address: _____

Underwriters: _____ Supervisor _____

Closed Loan Shippers: _____

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TENNESSEE BRANCH:

Street Address: _____

Mailing Address: _____

City: _____ State _____ Zip _____ - _____

Toll Free Number: _____ Telephone Number: (____) _____ - _____

Fax Number (____) _____ - _____ Internet E-mail Address: _____

Underwriters: _____ Supervisor _____

Closed Loan Shippers: _____